



Monthly Mortgage Summary

NEW HOME

Georgia Department of Banking & Finance ~ Non-Depository Financial Institutions Division Monthly Summary of Mortgage Activities for the Period Ending April 2011

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Continuing Education Requirements for Mortgage Loan Originators and Mortgage Brokers

Mortgage loan originators and mortgage brokers are required by state law and Department rules to demonstrate that they have obtained 8 hours of continuing education to renew their licenses for 2012.

Continuing education obtained by mortgage loan originators and mortgage brokers for license renewal must be:

- ◆ taken for the required number of hours in the following areas of study:
 - ◆ 3 hours in federal law and regulations;
 - ◆ 2 hours in ethics, which shall include instruction on fraud, consumer protection and fair lending issues;
 - ◆ 2 hours in training related to lending standards for the nontraditional loan product marketplace; and
 - ◆ 1 hour in coursework that covers changes made to the Georgia Residential Mortgage Act, O.C.G.A. § 7-1-1000, and its corresponding regulations.
- ◆ approved by the Nationwide Mortgage Licensing System and Registry (“NMLSR”) and offered by an authorized person or entity;
- ◆ taken in a classroom setting or on-line; and
- ◆ acquired during the period of January 1, 2011, through October 31, 2011.

Mortgage brokers and mortgage loan originators approved for licensure that obtained their pre-licensing education in 2011 do **not** have to obtain continuing education for the 2012 renewal of their licenses in 2011.

Mortgage brokers that are also licensed as mortgage loan originators are only required to obtain 8 of the continuing education hours in the areas designated above.

The penalties for non-compliance with continuing education requirements are substantial. Mortgage loan originators and mortgage brokers that do not obtain all of the required continuing education hours by October 31, 2011, will be subjected to a \$1,000.00 fine. They also run the risk that their licenses will expire and not be renewed.

(Continued on page 2)

Continuing Education Requirements for Mortgage Loan Originators and Mortgage Brokers (continued)

(Continued from page 1)

To find out when and where necessary course work will be offered to satisfy Georgia's continuing education requirements, mortgage licensees should visit the NMLSR website at

<http://mortgage.nationwidelicensingsystem.org/profreq/education/Pages/default.aspx>.

Department License / Registration Certificates

Once a mortgage broker, lender, processor or originator application has been approved by the Department, a password is assigned and an e-mail message is sent to the new licensee / registrant with instructions on how to print the Georgia license or registration certificate. This login information is sent to the e-mail address provided through NMLSR for the loan originator or company primary contact.

The Department has received numerous phone calls and e-mails from loan originators and some companies stating they have lost their login information and therefore cannot print their Georgia license or registration certificates. While the Department understands that passwords are sometimes misplaced and that a licensee or registrant's personnel may change, please take care to keep a copy of the login information. In addition to this information being used for printing the license or registration certificate, it is also needed for paying exam fees and/or fines online through the Department's secure website.

The Department is currently working on a **"Forgot My Password"** solution that will allow licensees / registrants to retrieve their passwords via an online request. Further information will be provided as it becomes available.

Mortgage Call Report Frequently Asked Questions

On May 2, 2011, the [Mortgage Call Report \("MCR"\)](#) was officially launched on the NMLSR. State-licensed mortgage companies must file a quarterly Mortgage Call Report by May 15th that will identify their loan officers along with origination data.

A list of MCR Frequently Asked Questions ("FAQs") is provided on the NMLSR website at:

<http://publish.nationwidelicensingsystem.org/slr/common/mcr/Pages/MCRFAQ.aspx>

Additional suggestions for the FAQs can be emailed to NMLSMCR@csbs.org. As noted at the bottom of the [FAQs page](#), not all emails will receive an individual response; however, FAQs and resources will be updated to address common questions received.

ADMINISTRATIVE ACTIONS

Cease and Desist Orders Which Became Final

- **1M, LLC, Miami Beach, FL** - Order to Cease and Desist issued 03/23/2011 became final 04/26/2011.
- **2-Banking One Funding, LLC, Miami Beach, FL** - Order to Cease and Desist issued 03/23/2011 became final 04/26/2011.
- **4-Traders Trust, LLC, Miami Beach, FL** - Order to Cease and Desist issued 03/23/2011 became final 04/26/2011.
- **6-Misproperties, LLC, Miami Beach, FL** - Order to Cease and Desist issued 03/23/2011 became final 04/26/2011.
- **7-Bay Traders, LLC, Miami Beach, FL** - Order to Cease and Desist issued 03/23/2011 became final 04/26/2011.
- **8-Bay Traders Trust, LLC, Miami Beach, FL** - Order to Cease and Desist issued 03/23/2011 became final 04/26/2011.
- **15-HELOCS Financing, LLC, Miami Beach, FL** - Order to Cease and Desist issued 03/23/2011 became final 04/26/2011.
- **16-Asset Management Holdings, LLC, Miami Beach, FL** - Order to Cease and Desist issued 03/23/2011 became final 04/26/2011.
- **18-HELOCS Financing, LLC, Miami Beach, FL** - Order to Cease and Desist issued 03/23/2011 became final 04/26/2011.
- **Assets Recovery 23, LLC, Miami Beach, FL** - Order to Cease and Desist issued 03/23/2011 became final 04/26/2011.
- **GEORGIA HOME TRUSTEES, LLC DBA GEORGIA HOUSE TRUST DBA WW.GAHOUSETRUST, Atlanta, GA** - Order to Cease and Desist issued 03/18/2011 became final 04/20/2011.
- **MIA Funding, LLC, Miami Beach, FL** - Order to Cease and Desist issued 03/23/2011 became final 04/26/2011.
- **Mortgage Now, Inc., Brooklyn Heights, OH** - Order to Cease and Desist issued 02/24/2011 became final 04/29/2011.
- **Spires, Jackie, Martinez, GA** - Order to Cease and Desist issued 03/18/2011 became final 04/06/2011.
- **Spires, James, Martinez, GA** - Order to Cease and Desist issued 03/18/2011 became final 04/06/2011.

ADMINISTRATIVE ACTIONS

Final Consent Orders

- BDK Mortgage & Investments, Inc., Martinez, GA (license# 11800) - Consent Order issued 04/06/2011 became final 04/06/2011.
- Mead, Patricia Jones, Martinez, GA (license# 26364) - Consent Order issued 04/06/2011 became final 04/06/2011.
- Spires, Jackie H., Martinez, GA (license# 25420) - Consent Order issued 04/06/2011 became final 04/06/2011.
- Spires, James, Martinez, GA - Consent Order issued 04/06/2011 became final 04/06/2011.

License Denials

MORTGAGE LOAN ORIGINATOR APPLICATIONS DENIED IN APRIL 2011

IDNUM	NMLS#	CODE	NAME	CITY	ST	DENIED
26981	208954	OD	Diana Vesga	Norcross	GA	04/27/2011
28636	155935	OD	CELESTE YVONNE GRUBBS	Lawrenceville	GA	04/29/2011
28876	151400	OD	Robert Kennedy Allen	Conyers	GA	04/27/2011
30505	269973	OD	Jeffrey Howard Keen	Santa Ana	CA	04/27/2011
31152	389246	OD	Gwendolyn D Shelton	Kennesaw	GA	04/28/2011
31280	201989	OD	Parnell Alexander Peace	Miramar	FL	04/28/2011
31383	350982	OD	Jennifer Lynne Bettilyon	Westland	MI	04/28/2011
31478	351030	OD	Nicolas Anthony Gaudino	Ferndale	MI	04/28/2011
31571	376085	OD	Kristopher David Harris	Walled Lake	MI	04/28/2011
31648	385669	OD	Erica Dianne Whipple	Chandler	AZ	04/28/2011

TOTAL: 10

LICENSEES/REGISTRANTS REVOKED OR WITHDRAWN IN APRIL 2011

GRMA#	NMLS#	CODE	NAME	CITY	ST	REVOKED	WITHDRAWN
11800	166983	BD	BDK Mortgage & Investments, Inc.	MARTINEZ	GA	04/06/2011	
25420	167043	OD	Jackie H Spires	Martinez	GA	04/06/2011	
26824	213784	OD	Theron Lamont Barbour	Alpharetta	GA	04/27/2011	
26850	167693	OD	Anatoli Dudko	Johns Creek	GA	04/27/2011	
30129	340185	OD	Matthew Nathan Murphy	Athens	GA	04/27/2011	
5727	60443	LD	Citizens Fidelity Mortgage Corp	MARIETTA	GA		04/04/2011
16052	1207	LD	First Residential Mortgage Network, Inc.	New York	NY		04/04/2011
25205	201306	OD	Marie McLarty Wallace	Cumming	GA		04/04/2011
26899	222112	OD	Audrey Armstrong	Cumming	GA		04/04/2011
30419	332914	OD	Brian Lee Miesner	Kansas City	MO		04/04/2011
25004	253336	OD	Earnest LeMarr Johnson	Kennesaw	GA		04/05/2011
7115	4169	LD	Allied Home Mortgage Capital Corporation	HOUSTON	TX		04/11/2011
14458	2942	LD	Coastal Funding Group	CHARLOTTE	NC		04/12/2011
25144	217971	OD	Peter William Thomsen	Marietta	GA		04/12/2011
28873	176551	OD	Keith Anthony Webster	Roswell	GA		04/14/2011
19452	138454	BD	Wyatt Mortgage, Inc.	DUBLIN	GA		04/15/2011
23460	3525	LD	Paramount Lending, Inc.	CHARLOTTE	NC		04/19/2011
23875	2149	LD	NetMore America, Inc.	WALLA WALLA	WA		04/19/2011
29625	9140	OD	William Daniel Fulkerson	Evansville	IN		04/19/2011
17433	104421	LD	Just Mortgage Inc.	Rancho Cucamonga	CA		04/26/2011
27918	181993	OD	Lawrence Joseph Carzon	Howell	MI		04/26/2011
28033	32907	OD	Michael Perino	Canton	MI		04/26/2011
28521	31731	OD	David Juan	Royal Oak	MI		04/26/2011
29958	30424	OD	Kimberly Dawn Buszek	Flat Rock	MI		04/26/2011
30970	312650	OD	Matthew Christian Pastula	Livonia	MI		04/26/2011
15301	121759	LD	Oxford Capital, LLC	ATLANTA	GA		04/28/2011
20071	2633	LD	First Meridian Mortgage Corporation	TAMPA	FL		04/28/2011
20870	13828	LD	AMtec Funding Group, LLC	COSTA MESA	CA		04/28/2011
7360	138473	LD	Piedmont Mortgage Corporation	ATLANTA	GA		04/29/2011
17997	133519	LD	Hometown Equity Mortgage of St. Louis, Inc.	CREVE COEUR	MO		04/29/2011
28425	32874	OD	Erin Ann Galan	Swartz Creek	MI		04/29/2011
29649	260808	OD	Angela Lynn Roothoff	Herriman	UT		04/29/2011
31097	324017	OD	Cameron Daniel Williams	Canton	MI		04/29/2011

TOTAL: 33

**HOLIDAY OBSERVANCE—OFFICE CLOSING**

This is a reminder that the Department will be closed on **Monday, May 30th** for the Memorial Day holiday.

Fine Information

Information regarding fines assessed against a specific licensee for which there is no pending administrative action, is available on an individual licensee basis by submitting a written request to the following e-mail address: dbfmort@dbf.state.ga.us

FINE REASON

1 Licensee fined for Acquisition of 25% ownership w/o approval

1 Licensee fined for Change in Management

MORTGAGE BROKER, LENDER AND PROCESSOR LICENSEES/REGISTRANTS APPROVED OR REINSTATED IN APRIL 2011

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
18222	161340	B	Gary L. Garrett	ATHENS	GA	04/04/2003	04/08/2011
31656	2239	B	TJC Mortgage, Inc.	BIRMINGHAM	AL	04/01/2011	
30855	135776	L	AmeriHome Mortgage Corporation	FLINT	MI	04/22/2011	
32141	284608	L	TruHome Solutions, LLC	LENEXA	KS	04/29/2011	

TOTAL: 4

LICENSE STATUS CHANGE INDICATORS & MORTGAGE LICENSE CODES— (In Tables)

License Status Indicators		(MBCODE) - Mortgage License Codes	
*	Upgrade Broker to Lender	B	Broker
#	Upgrade Lender to Registrant	P	Processor
+	Downgrade Lender to Broker	L	Lender
•	Downgrade Registrant to Lender	R	Registrant
		O	Originator

**MORTGAGE LOAN ORIGINATOR LICENSEES
APPROVED OR REINSTATED IN APRIL 2011**

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
26253	273276	O	KARUN JAIN	DULUTH	GA	05/07/2010	04/08/2011
25592	194026	O	kevin michael gray	Dublin	GA	04/23/2010	04/22/2011
28787	93540	O	Salah Eddine ElGhazzali	Lawrenceville	GA	06/04/2010	04/22/2011
26134	192384	O	Ashley Marie Woodard Mrs.	Menlo	GA	04/01/2011	
27657	8878	O	Kari Jennifer Auchenbach	Mount Laurel	NJ	04/01/2011	
27670	4932	O	Michael Joseph Brennan	Sewell	NJ	04/01/2011	
28361	5011	O	Allison Leigh Vortreflich	Cherry Hill	NJ	04/01/2011	
29160	229368	O	Regina Cobb Bennett	Macon	GA	04/01/2011	
30470	333207	O	Ashton Edward Earley	Virginia Beach	VA	04/01/2011	
30497	22475	O	Joseph Gilbert Romack	Fernandina Beach	FL	04/01/2011	
30900	292399	O	Chet Firth Gatoo	Westlake	OH	04/01/2011	
31299	9933	O	Joseph Michael Hoff	Minneapolis	MN	04/01/2011	
31479	393738	O	Allen Lamont Knudson	Marlton	NJ	04/01/2011	
31516	32879	O	Patricia Dorothy Kilroy	Collingswood	NJ	04/01/2011	
31530	351252	O	Hollie Michelle Sims	Clinton Twp	MI	04/01/2011	
31558	32681	O	Matthew Crane Hertz	Marlton	NJ	04/01/2011	
31706	62439	O	Joseph J Meadow IV	Hoover	AL	04/01/2011	
31745	183120	O	Paul Tenaglia	Phoenix	AZ	04/01/2011	
31845	249995	O	Norman Lee Tomasello Jr	Cherry Hill	NJ	04/01/2011	
31872	313689	O	Richard Lee Frantz	Woodbridge	VA	04/01/2011	
31911	424823	O	Toni F English	Evans	GA	04/01/2011	
31918	333743	O	Elizabeth Marie Balce	Rancho Santa Margarita	CA	04/01/2011	
31922	240381	O	James Nicholas Tolley	Newmarket	NH	04/01/2011	
31928	397958	O	Kimberly Petska Amos	Dallas	TX	04/01/2011	
31931	169408	O	Nicolas Membrillo	Brentwood	TN	04/01/2011	
31932	7067	O	Peter Robert Mulhall	Danbury	CT	04/01/2011	
31934	390107	O	Samuel Kurtis Perkins	Yulee	FL	04/01/2011	
31935	390109	O	Angela Kil Pratt	Jacksonville	FL	04/01/2011	
31937	24880	O	Adam David Werner	Jacksonville	FL	04/01/2011	
31938	200803	O	Carol Zomick	Levittown	PA	04/01/2011	
31940	386410	O	Matthew Nelvin Amberson	Orange Park	FL	04/01/2011	
31942	397860	O	Stephen Allen Cross Jr	Louisville	KY	04/01/2011	
31944	315033	O	Michelle Renee Finke	Columbus	IN	04/01/2011	
31945	162588	O	JONATHAN ALEXANDER JARRETT	ATLANTA	GA	04/01/2011	
31948	92688	O	Austin Blake Payne	Louisville	KY	04/01/2011	
31950	64545	O	Robert Eric Pudlowski	WILLISTON PARK	NY	04/01/2011	
31951	389803	O	Michael Douglas Schmidt	Irvine	CA	04/01/2011	
31954	397641	O	Larry Homer Barr	Wayne	MI	04/01/2011	
31956	373654	O	Scott G Chapman	Kennesaw	GA	04/01/2011	
31957	397644	O	Michael Gordon Cohen	Royal Oak	MI	04/01/2011	
31962	397460	O	Mary Helen Warr	Clermont	GA	04/01/2011	
31970	138121	O	LEE CAMBLIN	SANDY	UT	04/01/2011	
31971	248953	O	Richard James Ferrell Jr.	Williamstown	NJ	04/01/2011	
31974	371730	O	Ryan Gulan	Andover	NJ	04/01/2011	

**MORTGAGE LOAN ORIGINATOR LICENSEES
APPROVED OR REINSTATED IN APRIL 2011**

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
31975	399709	O	Daniel J Leach	Whippany	NJ	04/01/2011	
32008	201967	O	Dayna L Crumley	Rome	GA	04/01/2011	
25833	195932	O	NATASHIA L RIGGINS	STOCKBRIDGE	GA	04/08/2011	
27883	223211	O	William L. Rhodes Bill	MARTINEZ	GA	04/08/2011	
29166	221662	O	A Robinson Glancy IV	Atlanta	GA	04/08/2011	
30797	276665	O	Victoria Fiona Sage	Boca Raton	FL	04/08/2011	
31217	166131	O	Mark Edward Powell	Henderson	NV	04/08/2011	
31697	385822	O	Adam Franklin Smith	Royal Oak	MI	04/08/2011	
31714	162821	O	Gary L Garrett	Bogart	GA	04/08/2011	
31914	238630	O	Sang Rok Park	Duluth	GA	04/08/2011	
31964	432173	O	Emily Ann Wooddall	Marietta	GA	04/08/2011	
31972	35204	O	Peter Andrew Fister	Dallas	TX	04/08/2011	
31978	184591	O	William Wroblewski	Cleveland	OH	04/08/2011	
31983	387376	O	Sanah Olivia Fleurima	Tampa	FL	04/08/2011	
31984	88941	O	Brian Scott Haire	Charlotte	NC	04/08/2011	
31985	206518	O	Jennifer Lynette Jolly	Valdosta	GA	04/08/2011	
31990	109179	O	Kristy Darlene Lindley	Burleson	TX	04/08/2011	
31994	5147	O	Ralph Braxton Carrigan	Virginia Beach	VA	04/08/2011	
31997	332904	O	Debra Ross Jarzynka	Virginia Beach	VA	04/08/2011	
31999	368834	O	Sebastian Machado	Austin	TX	04/08/2011	
32004	389574	O	Mark Edward Sekel	Marlton	NJ	04/08/2011	
24399	109006	O	Jeffrey E Maggio	Baton Rouge	LA	04/15/2011	
25726	192651	O	taneisha h williams	savannah	GA	04/15/2011	
25764	150475	O	LaKayera Tynitta Fountain	Thomson	GA	04/15/2011	
27574	169968	O	Jason Douglas Weaver	Cumming	GA	04/15/2011	
28384	149539	O	KENNETH ALLEN PORTLOCK	FARMINGTON	UT	04/15/2011	
29976	28122	O	Michael Lorne Mantua	Highland	MI	04/15/2011	
30251	115161	O	Max Eugene Ballard	Hanahan	SC	04/15/2011	
30473	333281	O	Jose Morin	Virginia Beach	VA	04/15/2011	
30617	363613	O	Noel Clinton Baughman	Cleveland	GA	04/15/2011	
30725	221153	O	Robert Raymond	Cumming	GA	04/15/2011	
30737	312636	O	Lauren Elizabeth Carlisle	Pinckney	MI	04/15/2011	
31046	172171	O	Shawn David Brower	Atlanta	GA	04/15/2011	
31415	168151	O	MONIQUE DANIELLE CAMIRE	Runnemedede	NJ	04/15/2011	
31502	387323	O	Steven Mark Kanzler	Sylmar	CA	04/15/2011	
31606	248671	O	Adrian Betrand Robinson	Atlanta	GA	04/15/2011	
31679	348029	O	Robert Josef Gisi	Jacksonville	FL	04/15/2011	
31761	173386	O	Tommy Jovanovski	Macomb Township	MI	04/15/2011	
31767	388539	O	Robert Michael Romine	DULUTH	GA	04/15/2011	
31768	373539	O	Ronald Paul Sandmeyer III	Haddonfield	NJ	04/15/2011	
31769	373540	O	Richard Francis Schmid Jr.	Cinnaminson	NJ	04/15/2011	
31771	373522	O	Kevin David Walker	Jacksonville	FL	04/15/2011	
31811	392851	O	Kinita Cherie Fleming	Redford	MI	04/15/2011	

MORTGAGE LOAN ORIGINATOR LICENSEES APPROVED OR REINSTATED IN APRIL 2011

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
31824	392802	O	David Clifford Smith	Bloomfield Hills	MI	04/15/2011	
31839	146114	O	Matthew Daniel Klonowski	Broadview Heights	OH	04/15/2011	
31842	385389	O	Tony Signorelli	Garden City	MI	04/15/2011	
31849	377906	O	Erica Lynn Chisholm	Baton Rouge	LA	04/15/2011	
31851	389118	O	Leslie Joyce Rohland	Cartersville	GA	04/15/2011	
31933	113932	O	Angela Michele Pedro	Louisville	KY	04/15/2011	
31946	390086	O	John Gabriel Klempner	Jacksonville	FL	04/15/2011	
31947	375835	O	Kenneth Maloney	Jacksonville	FL	04/15/2011	
31958	348429	O	Gregory Alan Lichtenberger	Cherry Hill	NJ	04/15/2011	
31963	392805	O	Edward Lewis Watson Jr.	Lake Orion	MI	04/15/2011	
31977	46022	O	Lauren Mackenzie Neal	McLean	VA	04/15/2011	
31991	36150	O	David Paul Stein	Sparta	NJ	04/15/2011	
32001	348432	O	Nicholas Allen Odle	Voorhees	NJ	04/15/2011	
32002	257430	O	Gregory William Priede	Pinckney	MI	04/15/2011	
32005	390130	O	Jason Scott Wilson	Jacksonville	FL	04/15/2011	
32009	235751	O	Dick Patton Eastin	Dallas	TX	04/15/2011	
32014	390021	O	Tracey Odessa Randolph	Media	PA	04/15/2011	
32018	389580	O	John Francis Thomas	Somerdale	NJ	04/15/2011	
32020	17467	O	Ronald Joseph Vito Jr	Delran	NJ	04/15/2011	
32021	397041	O	nora bailey	Atlanta	GA	04/15/2011	
32030	385794	O	Christopher Patrick Degen	Clarkston	MI	04/15/2011	
32035	35402	O	Seth John Tilli	Glenside	PA	04/15/2011	
32038	376100	O	Kevin Charles McLoughlin	Westland	MI	04/15/2011	
32039	377773	O	Dawn Beck	Atlanta	GA	04/15/2011	
32042	387138	O	Norman J. Mathisen	Eufaula	AL	04/15/2011	
32043	205072	O	Christopher Michael Meeker	Philadelphia	PA	04/15/2011	
32044	393970	O	Torrey James Pinkerton	Coppell	TX	04/15/2011	
32046	456074	O	Kenneth Campbell Tobin	Bedford	TX	04/15/2011	
32049	168077	O	EUGENE COOK JENKINS JR	Southfield	MI	04/15/2011	
32054	137615	O	Michael Gregory Baldyga	Oakbrook Terrace	IL	04/15/2011	
32055	399025	O	Sara Michelle Pack	Jacksonville	FL	04/15/2011	
32056	389568	O	Warren Keith Prescott Jr	Clementon	NJ	04/15/2011	
32058	16277	O	Joseph James Reynolds III	Warminster	PA	04/15/2011	
32060	294847	O	Scott Joseph Snyder	Moorestown	NJ	04/15/2011	
32062	336115	O	Brandon Edward Baldyga	Newport	RI	04/15/2011	
32064	130256	O	Chad Cummand	Queen Creek	AZ	04/15/2011	
32065	130252	O	Gerron Mathew Dover	Gilbert	AZ	04/15/2011	
32067	371727	O	ROBERT MICHAEL Glozier	Marietta	GA	04/15/2011	
32070	385673	O	Oliver Hall Palmer	North Kingstown	RI	04/15/2011	
32071	323406	O	Mike Jereis Qumsieh	Mission Viejo	CA	04/15/2011	
32079	32946	O	Mohamad Wafik Fawaz	Dearborn	MI	04/15/2011	
32081	389569	O	Matthew Raymond Nordberg	Marietta	GA	04/15/2011	
32091	386989	O	Nina Yasmin Killen	Edgewood	TX	04/15/2011	
32099	348087	O	Cory Rashad Adams	Hi-Nella	NJ	04/15/2011	

**MORTGAGE LOAN ORIGINATOR LICENSEES
APPROVED OR REINSTATED IN APRIL 2011**

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
24579	15812	O	David Andrew DiLullo	Drexel Hill	PA	04/22/2011	
27922	129424	O	JUSTIN ROBERT BOLTON	WAKEFIELD	RI	04/22/2011	
30121	341725	O	Casey Lyn Zachary	Plano	TX	04/22/2011	
30807	365673	O	Anthony Richard Kijowski Jr	Yorba Linda	CA	04/22/2011	
30934	373504	O	Jacqueline Rosalee Pantan	Decatur	GA	04/22/2011	
31751	410591	O	Douglas Scott Graham	Dallas	GA	04/22/2011	
31770	395625	O	William Walter Smith Jr.	Marietta	GA	04/22/2011	
31835	392796	O	Terrance Lamar Ellis	Detroit	MI	04/22/2011	
31913	396486	O	Donna F. Malecki	Parrish	FL	04/22/2011	
31961	408301	O	James Clayton Vorhoff	Atlanta	GA	04/22/2011	
31996	34451	O	Christopher Wayne Huff	Acworth	GA	04/22/2011	
32026	466715	O	James E Harvey	Roswell	GA	04/22/2011	
32029	367545	O	Charles C Crickenberger Jr	Marietta	GA	04/22/2011	
32032	153891	O	Barry Dwane Elam	Cumming	GA	04/22/2011	
32068	97836	O	Donald Alan Jacobus	TWINSBURG	OH	04/22/2011	
32069	392800	O	Jonathan Alan McKinnie	Wyandotte	MI	04/22/2011	
32076	351287	O	Christopher Eric Joyner	Maryville	TN	04/22/2011	
32077	189002	O	Han S Kim	Duluth	GA	04/22/2011	
32083	411748	O	ANN BARBARA WALD	Corinth	TX	04/22/2011	
32090	221459	O	Stephen Caruso	Lake Elsinore	CA	04/22/2011	
32093	115093	O	Neal William Ross	Carlstadt	NJ	04/22/2011	
32103	26891	O	Catherine Mae Furr	Novi	MI	04/22/2011	
32104	351073	O	Kareem Anthony Josey	columbus	OH	04/22/2011	
32106	338473	O	Alexa Marie Melinsky	Dexter	MI	04/22/2011	
32108	277652	O	Christopher Neal Salmieri	Blackwood	NJ	04/22/2011	
32109	339705	O	Daniel Habib Shammass	Ann Arbor	MI	04/22/2011	
32110	198627	O	Damjan Suvaka	Royal Oak	MI	04/22/2011	
32114	398003	O	Jennell Jallkeach Florence	McDonough	GA	04/22/2011	
32123	321123	O	James D Schreffler	Warminster	PA	04/22/2011	
32124	392813	O	Dominic Allan Weimer	Mayfield Hts.	OH	04/22/2011	
32125	34491	O	Nicholas Craig Wilson	Howell	MI	04/22/2011	
32126	197587	O	Frederick Charles Bailey Jr.	Miami	FL	04/22/2011	
24657	35632	O	Christopher John Waraksa	Medford	NJ	04/29/2011	
26257	150407	O	Romelda Peebles Jones	Hiram	GA	04/29/2011	
29499	181613	O	Bradley Allan Lynn	Orange Beach	AL	04/29/2011	
29657	300487	O	Fabiola Hippolyte	Lawrenceville	GA	04/29/2011	
31968	307688	O	Kevin Brian Bonds	Woodstock	GA	04/29/2011	
31969	307695	O	Randal wilson Bristol	Marietta	GA	04/29/2011	
31982	215896	O	Sheri Lynn Buckles	Santa Ana	CA	04/29/2011	
32040	387246	O	Michael Getz	Webster Groves	MO	04/29/2011	
32048	209636	O	Robert Kevin Haynes	Flowery Branch	GA	04/29/2011	
32080	168465	O	Deborah Jean Freeman	Marlton	NJ	04/29/2011	
32117	432174	O	Stephen M Hack	Cumming	GA	04/29/2011	
32144	380199	O	Shawn M Courter	Raymore	MO	04/29/2011	
32153	293290	O	Andrew Christopher Flynn	Charlotte	NC	04/29/2011	
32160	328305	O	Jeffrey Steven Kincheloe	Columbia	MO	04/29/2011	

TOTAL: 177

CUSTOMER SERVICE STARS FOR THE MONTH OF APRIL

It is the Department's goal to provide excellent customer service by meeting and exceeding the expectations of our customers. Along those lines, we would like to recognize the following individuals for going above and beyond in serving our customers:

Supervisory Managers Janet Anderson and Larry Shelley as well as the Mortgage Licensing staff - The Department received comments from several customers stating: "We have always received outstanding, personalized service whenever dealing with Janet Anderson and her staff." and "Ms. Janet Anderson and Mr. Larry Shelley are always polite, responsive and knowledgeable and willing to help when I have a question." and "Each time I have called or emailed, each of the staff I have had communication with have always been very helpful, congenial and patient. This past year has been very trying on everyone involved; the staff in the Mortgage Licensing Division has gone the extra mile to make this transition as easy as possible."

**CONGRATULATIONS AND GREAT JOB TO THIS MONTH'S
CUSTOMER SERVICE STARS!!**



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The Department is the state agency that regulates and examines banks, credit unions, and trust companies chartered by the State. The Department also has regulatory and/or licensing authority over mortgage brokers/processors, lenders and loan originators, money service businesses, international banking organizations, and bank holding companies conducting business in Georgia.

Our MISSION is to promote safe, sound, competitive financial services in Georgia through innovative, responsive regulation and supervision.

Our VISION is to be the best financial services industry regulator in the country – Progressive. Proactive. Service-Oriented.

Our Motto is: "Safeguarding Georgia's Financial Services"

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